

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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Case No.14-70696

IN RE:

2nd Amended
CHAPTER 13 PLAN

Avrum Musnik

Debtor

-X

1) The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee for a total of 60 months as follows:

\$1,760.00 per month commencing 3/25/2014 through and including 4/25/2014
\$2,416.00 per month commencing 5/25/2014 through and including 2/25/2019

2) from the payments so received, the trustee shall make disbursements as follows:

a) Full payment in deferred cash payments of all claims entitled to priority under 11 USC Section 507.

Law Office of Alan C. Stein, P.C. in the amount of \$2,000.00 to be paid over the life of the plan.

Internal Revenue Service in the amount of \$42,514.13 to be paid over the life of the plan.

b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

New York State Department of Taxation and Finance \$50.95 + interest

Family home located at 2118 Illona lane, Merrick, New York 11566, will be surrendered.

Ocwen Account # 7092344667 is a secured creditor with regard to a first mortgage held on the above real property located at 2118 Illona lane, Merrick, New York 11566. Ocwen Account # 7092344667 will not be paid through the plan. Surrender is in full satisfaction of the secured claim. Ocwen or its assignee has the right to file an unsecured claim for a deficiency balance.

Internal Revenue Service in the amount of \$68,539.00 + interest for taxes.

Above payment includes 10% trustee fee

c) Subsequent and or currently with distribution to secured creditors, dividends to unsecured creditors, whose claims are duly allowed as follows:

Pro-Rata distribution to all timely filed proofs of claim of not less than 5%.

3) The following executory contract of the debtor are rejected: NONE

Title to the debtor's property shall vest in the debtor on completion of plan payments or dismissal. During the pendency of this case, the debtor will provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Tax refunds for the years 2014 through and including 2018, are to be paid to the Trustee upon receipt; however no later than June 15th of the year in which the tax returns are filed.

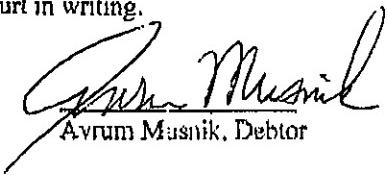
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Throughout the term of the plan debtor agrees that he will not incur post-petition debt over \$1500.00 without first notifying the Chapter 13 trustee or the court in writing.

Dated: Plainview, New York
May 7, 2014



Avrum Musnik

/s/ Alan C. Stein
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